



Western Health Advantage

FALL 2017

ADVANTAGE

Your resource for health and wellness

GOING STRONG

Healthy and fun
ways to cross
2017's finish line

EXERCISE: Good for Your Brain

DIABETES CARE: Helping Children Take Charge

SMOKING CESSATION: The Truth About Quitting

advantage > you



Safe Use of Opioids



It's in the news and on the minds of state and federal officials: opioid misuse. Opioids include drugs such as OxyContin, Percocet, Vicodin, Percodan, among others. Prescription opioids are powerful drugs that can help manage pain—but they can also

be addictive.

If you are prescribed an opioid-based medication after surgery or for chronic pain not associated with a malignant condition:

- Ask about alternative treatments.
- Tell your doctor if you have a history of addiction.
- Ask how long to take the medication.
- Request the lowest dose and smallest quantity needed.
- Take the medication exactly as prescribed.
- Report how well the medication is working along with any side effects.

Remember: Your prescription is just for you. Do not share it with anyone else. What's safe for you might lead to an overdose for someone else.

All patients should benefit from appropriate pain management. Ask your doctor what's right for you.

Donald B. Hufford, M.D.

Chief Medical Officer
Western Health Advantage

TIDBITS

How to overcome portion distortion at mealtimes

If you're committed to a healthy diet, you know you need to watch not only what you eat but also how much. Sounds simple, but controlling portions can be a challenge when restaurants serve supersized selections, packages contain multiple servings, and you're left wondering what is a sensible measure of a meal.

To avoid overeating, try these simple ideas:

- Read labels. Find out how many servings come in a package. Measure out portions instead of snacking directly from the bag.
- Get to know proper serving sizes. For example, picture a deck of cards when measuring a 3-ounce serving of meat, half of a baseball when measuring 1 cup of pasta or grains, a domino when measuring 2 ounces of cheese, and a tennis ball when measuring half a cup of fruit.
- Avoid family-style dining. Dish up reasonable amounts onto plates and put away the leftovers.
- Make less look like more. Choose a smaller plate—no larger than 9½ inches—and fill half of it with fruits and veggies.
- Request a doggie bag. When eating out, save half of your entree for another meal. Share a large salad instead of an appetizer.
- Be mindful. Avoid eating in front of the TV or computer. Taking small bites and eating slowly may help you appreciate flavors and ingredients—and recognize when you're no longer hungry.

Western
Health
Advantage



ADVANTAGE MAGAZINE

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3 Questions

Lisa Angst of WHA Member Services answers your WHA-related questions



It's flu season, what do I need to know?

The Centers for Disease Control and Prevention (CDC) recommends that everyone ages 6 months and older receive the flu vaccine by the end of October. You should contact your primary care physician (PCP) about this. The CDC does not recommend a nasal spray due to concerns about its effectiveness. WHA members will be charged

their applicable copayment and/or deductible depending on the services received. To view your copayment summary, please log in to your secure MyWHA account or contact our Member Services team via phone at 916.563.2250 or 800.563.2250.

What other self-services are available on MyWHA?

Once you log in to the secure portal, you can view your benefits and Evidence of Coverage and Disclosure form, look up prescriptions, order a new ID card, look for contracted providers, change your PCP, view your claims accumulator and more. If you haven't signed up for access, please visit mywha.org/signup today.

How do I make a PCP change?

Whether you are making a PCP change because of a desire/need for a new physician, or your current physician is no longer available to WHA members, we know this change can be difficult and WHA tries hard to assist with the transition. If you have any questions about finding a new physician or would like to make a change, please contact our Member Services Department at 800.563.2250 or our dedicated UC Davis PCP transition team at 916.246.7494. Once you make a change, set up an appointment to become established with your new PCP.



HOT TICKET

Get a discount on holiday fun. WHA members can save \$5 on ice skating.

Situated in the heart of downtown, at the doorstep of the Golden 1 Center in St. Rose of Lima Park, the Downtown Sacramento Ice Rink is a treasured #URBANHOLIDAY destination for outdoor skating and a launching pad for exploring the central city. The rink is open from Nov. 3, 2017, to Jan. 15, 2018. Western Health Advantage members receive a \$5 discount on skate sessions. Come and lace up some skates! Visit godowntownsac.com/icerink for more information.

DID YOU KNOW?

Behavioral Health Goes Virtual With Magellan Telehealth

You now have telehealth services through Magellan Healthcare.* Telehealth is a convenient, easy-to-access service with an option for a virtual in-person session. It's now possible to have real-time, two-way conversations with your behavioral health provider through an online virtual appointment. To learn more about participating tele providers, visit magellanhealth.com/member or contact the number on the back of your WHA ID card.

*UC members, please contact your benefits administrator.

Beat the Blues

While the holidays are a time of joy for many, seasonal stress can also trigger depression. So how do you fight those holiday blues? Start by keeping things simple. Avoid overloading yourself to please others with too much shopping, cooking or other potential stressors and just say no sometimes. Engage in exercise and relaxing activities such as meditation. Reach out to family and friends if you are feeling isolated, or try volunteering or attending community events. Make sure to seek professional help for severe or lasting depression.

Reduce Your Breast Cancer Risk

Breast cancer is the most common cancer for women in the United States, but there are steps you can take to lower your chances of getting the disease.

1. Maintain a healthy weight.

Excessive weight or obesity is a special concern for post-menopausal women.

2. Avoid smoking and limit alcohol consumption.

3. Exercise regularly.

4. Get eight hours of sleep a night.

Researchers have linked sleep deprivation with aggressive breast cancers, while studies have associated abnormal sleep habits with increased mortality rates in women with breast cancer.

5. Get a mammogram. While screening won't prevent the disease, early detection improves survival rates.

Sources: cancer.org, cdc.gov, nih.gov

Tone Up With Dr. Tanji

Dr. Jeffrey Tanji, associate medical director, Sports Medicine, UC Davis Health System, discusses how exercise benefits your brain

We all know that exercise is great for the body, but did you realize that physical activity also calms your mind and boosts your brainpower?

Some people say that working out helps them shake off stress, and that claim is now backed up by research. Exercise exposes the body to physical strain, which affects cortisol and epinephrine, two hormones associated with our flight-or-fight response. Regular exercise seems to even out the fluctuations of these hormones, thereby reducing stress and anxiety.

Research also shows that regular exercise can help reduce depression among seniors. Exercise releases endorphins—chemicals that trigger a positive feeling in the body such as the “runner’s high” that many athletes experience. Despite the mood-lifting benefits of exercise, it’s important to seek the advice of your doctor if you have symptoms of depression because more serious types might require medication or other interventions.

Beyond making you feel better emotionally and physically, exercise might also sharpen your mind. Major breakthroughs in neuroscience research have pinpointed distinct mechanisms by which frequent exercise can improve memory. Imaging studies show that regular aerobic exercise can help boost the size of the hippocampus, the part of the brain associated with organizing memory and learning. Also, active people have increased levels of brain-derived neurotrophic factor, a peptide associated with preserving memory.

Many writers, artists and musicians say being physically active even helps their creative juices flow, although there is no measurable evidence that exercise benefits creativity.

How much exercise do you need for optimal health? The Centers for Disease Control and Prevention recommends at least 150 minutes of

aerobic activity a week, as well as two half-hour bouts per week of whole body exercise such as yoga, Pilates or weight lifting.

As your blood gets pumping, you’ll have the satisfaction of knowing that you’re strengthening both body and mind.



Immunizations Protect Our Children and Our Communities

From the desk of Donald B. Hufford, M.D., chief medical officer

When Tom March, M.D., one of our pediatricians, started in practice at Woodland Memorial Hospital close to 30 years ago, we had a nine-bed unit for children. He told me, "It was full most of the time. Now it's empty most of the time."

That change is largely due to immunizations, which have dramatically reduced serious illnesses in children. The Centers for Disease Control and Prevention estimates that vaccines will save the lives of more than 730,000 American children born in the past two decades.

Focus on Prevention

Our national vaccine immunization program—which protects against conditions such as influenza, pertussis and measles, among many others—is one of the most successful preventive care initiatives in the United States. Witness the dramatic drop in cases of

Haemophilus influenzae type b (Hib) infection—a leading cause of bacterial meningitis. Cases of Hib infection in children under age 5 decreased by more than 99 percent between 1987, when the vaccine was introduced, and 2000. We used to see many cases of deadly meningitis in that age group; today, they are much less common.

Despite these gains, some parents aren't staying up to date with their children's immunizations or don't get their kids immunized at all—a trend that gained steam when a controversial 1998 study claimed the MMR vaccine (measles, mumps and rubella) was linked to autism. That study was debunked when it was discovered that the researcher distorted the data.

In recent years there has been a rise in outbreaks of measles and other preventable diseases. For example, this spring there was a measles outbreak

in Minnesota—the largest in the state in over two decades—after MMR vaccination rates dropped among a Somali-American community due to autism fears. A person with measles will infect 90 percent of exposed non-immune people, and children who contract measles can become blind or deaf, or develop brain damage.

Building "Herd Immunity"

Just like a herd that surrounds all its young to protect them from harm, a significant portion of a community must get immunized to build "herd immunity" and prevent a disease from taking hold. This protects all children, including those especially vulnerable such as newborns who are too young to be vaccinated and children who have weakened immune systems due to conditions like leukemia.

For a complete vaccination schedule, go to mywha.org/shots.

FINISH 2017



With the holidays just around the corner, it might be tempting to put certain to-do list items off until next year. Resist the urge, since healthy living calls for a year-round commitment. The following are four simple actions you can take now to end the year on a positive note—and get a head start for 2018.

STRONG

REGISTER FOR THAT RUN

If you've been contemplating doing a 5K, 10K or longer run or walk, now is the time to take that all-important first step—signing up. Whether you want to work out before feasting on turkey, get active for a good cause or simply take part in a community activity, there are lots of great options. Use this guide to find an upcoming race that inspires you, then start training!

OCTOBER

Night Nation Run

Oct. 21 – 5K benefits Stand Up to Cancer
Raley Field, West Sacramento
nightnationrun.com/sacramento

Making Strides Against Breast Cancer Sacramento

Oct. 22 – 5K walk benefits American Cancer Society
West steps of State Capitol
main.acsevents.org/sacramento

Folsom Blues Breakout

Oct. 22 – Half-marathon, 5K and 1K kids run benefit Runnin' for Rhett Johnny Cash Bridge
folsomblueshalf.org

Hope for Hearing Halloween Run

Oct. 28 – 5K and 1K fun run/walk benefit the Children's Choice for Hearing and Talking Center and Hope for Healthy Families Counseling Center
William Land Park, Sacramento
hopeforhearinghalloweenrun.com

NOVEMBER

PurpleStride Sacramento

Nov. 11 – 5K run and family-friendly walk benefit the Pancreatic Cancer

Action Network

William Land Park, Sacramento
purplestride.org/sacramento

30th Annual Davis Turkey Trot

Nov. 18 – Half-marathon, 10K and 5K
Civic Center Field
changeofpace.com/davis-turkey-trot

Western Health Advantage Run to Feed the Hungry

Nov. 23 – 10K run and 5K run/walk benefit Sacramento Food Bank & Family Services
Starts on J Street, near Sac State entrance
runtofeedthehungry.com

Marin Turkey Trot 1 Mile, 5K & 10K

Nov. 23 – Event benefits SF-Marin Food Bank and School Fuel
1800 Ignacio Blvd., Novato
marinturkeytrot.com

Solano Turkey Trot

Nov. 23 – 10K run, 5K run/walk and kids run benefit Solano Hearts United
Solano Community College, Fairfield
solanoturkeytrot.org

DECEMBER

Reindeer Run

Dec. 2 – 6.5-mile and 3-mile run/walk benefit Kids Hope Over

Poverty International

Wetlands Edge View Area Trailhead, American Canyon
khopeinternational.org/ReindeerRun

Jingle Bell Run

Dec. 9 – 1K, 5K and kids run benefit the Arthritis Foundation
Crocker Park, Sacramento
jbr.org/sacramento

Last 10K & Final 2-Mile

Dec. 16
Howarth Park, Santa Rosa
empirerunners.org/races

Fleet Feet Free Holiday Classic

Dec. 17 – 5K run/walk, kids run and toy drive for Salvation Army
Sutter's Landing Park, Sacramento
fleetfeetsacramento.com/holidayclassic

JANUARY 2018

Resolution Run 5K

Jan. 1
A Place to Play Park, Santa Rosa
empirerunners.org/races

TRG 5K Resolution

Jan. 6 – Event benefits nonprofit TRG International
Crocker Park, Sacramento
trg-international.org



BUILD UP YOUR BODY

IMPROVE YOUR EVERYDAY LIFE AND GAIN MUSCLES TO GO THE EXTRA MILE THROUGH STRENGTH TRAINING

Make a commitment to strength training, which can increase muscle power and endurance; improve balance and coordination; reduce risk of injury; and in the long run, help you remain active and independent in your daily life.

Despite these important health benefits, many of us could use a reminder to include strength training in our weekly schedules. According to a 2016 survey, only 21.7 percent of U.S. adults age 18 and over reported meeting the national guidelines for aerobic and muscle-strengthening activities, while 51.7 percent reported meeting the guidelines for aerobic activity.

Those guidelines recommend that adults do at least two sessions a week of muscle-strengthening activities that work all major muscle groups—in addition to 150 minutes of moderate-intensity aerobic activity each week.

If you have access to a gym, meet with a trainer to learn how to properly use free weights and weight machines. You might consider signing up for a strength training or yoga class. You can also work on your strength training at home using free weights, resistance bands, body-weight exercises or even doing heavy gardening. Whatever activity you choose, make sure you're working out your legs, hips, back, chest, abdomen, shoulders and arms.

Talk to your doctor about your exercise plan and goals. To avoid injury, practice good form, increase resistance gradually, and avoid working out the same muscle groups on consecutive days.

Sources: American Academy of Orthopaedic Surgeons, Centers for Disease Control and Prevention, Harvard Health Publications, National Center for Health Statistics 2015 National Health Interview Survey



SCHEDULE YOUR WELLNESS APPOINTMENT

Have you seen your doctor this year? If not, you're likely due for your annual checkup

Regular checkups—even when you're feeling fine—can help catch issues early, when they may be easier to treat. Seeing your doctor also provides an opportunity to develop a healthy action plan and check progress toward your goals. Typically, this appointment includes a physical exam, blood pressure check, measuring height and weight, and catching up on recommended immunizations and screenings. Come prepared to discuss your family health history, ask questions and write down important info.

As a Western Health Advantage member, all preventive care services—including the annual checkup, immunizations and recommended screenings—are fully covered as part of your health plan.

MAKE THE MOST OF FAMILY TIME

TAKE A BREAK FROM THE HOLIDAY RUSH TO CONNECT WITH LOVED ONES AND ENJOY SOME SEASONAL FAMILY-FRIENDLY ACTIVITIES IN OUR REGION. THESE OUTINGS PROMOTE BEING ACTIVE, EATING WELL AND SPENDING QUALITY TIME TOGETHER.

FAMILY BIKE RIDES

Johnny Cash Trail (Folsom)

Take your inaugural ride on the Johnny Cash Trail, a 2.5-mile paved multiuse trail that runs within the perimeter of property owned by the Folsom State Prison—site of Cash’s legendary 1968 concerts—and offers spectacular views of the American River, Folsom Lake and Sacramento Valley. The trail, scheduled for a grand opening on Oct. 14, links the Folsom Historic District with Folsom Lake, creating a trail system of almost 50 miles. Fundraising efforts continue for the commission of large-scale art pieces along the trail and 3-acre Legacy Park. *Find out more at folsomcasharttrail.com.*

West County Regional Trail (Sonoma County)

Admire scenic vineyards and farmland while pedaling, skating, walking or running on this family-friendly, 5.5-mile paved trail between Sebastopol and Forestville. *To learn more, visit parks.sonomacounty.ca.gov.*

THE SKATE ESCAPE

Downtown Sacramento Ice Rink

This festive outdoor rink at the corner of Seventh and K streets offers rentals, lessons and group reservations—plus easy access to downtown holiday destinations. Open Nov. 3 through Jan. 15. *For more info, visit godowntownsac.com/icerink.*

Additional seasonal outdoor ice rinks in our region include:

- **Marin on Ice** (Oak Tree Plaza at Northgate Mall in San Rafael). Open November through mid-January. onicerinks.com/marin-on-ice
- **Napa on Ice** (Napa Valley Expo on Third Street). Open November through mid-January. onicerinks.com/napa-on-ice

CELEBRATE THE HARVEST

Apple Hill Growers (northeast of Placerville)

Delight in all things apple-related at Apple Hill Growers, an association of 48 ranches that produces bounties of fresh fruits along with old-fashioned family fun. In addition to crisp apples and freshly baked pies, autumn in Apple Hill promises pumpkin patches, colorful foliage and kid-friendly attractions (including hay bale mazes at Apple Ridge Farms and pony rides at Denver Dan’s Apple Patch).

Many of the ranches have nature trails and welcome guests to explore the land, so your family can get moving after indulging in any bake shop treats.

Go on a weekday or wait until November or December to avoid October weekend crowds. Call ranches directly to check hours of operation. *For help planning your outing, visit applehill.com or call 530.644.7692.*

Blue Ridge Organic Pomegranates (Yolo County)

Pick pomegranates in an orchard of 4,000 trees in Winters. Beginning Oct. 21–22, open weekends until the fruit sells out. Call 707.416.7421 or visit facebook.com/blueridgepomegranates to find out more.

Soil Born Farms (Rancho Cordova)

Drop by the American River Ranch Farmstand for seasonal produce, live music, cooking demos, youth activities and more. Every Saturday through Nov. 18, 8 a.m.–12:30 p.m. *For more info, visit soilborn.org/farmstand-now.*

VOLUNTEER TOGETHER

Use family time to give back to your community and inspire your kids to make volunteering a lifelong habit. Lend a hand at local organizations, such as:

- **River City Food Bank** – rivercityfoodbank.org/get-involved
- **Sacramento Food Bank & Family Services** – sacramentofoodbank.org/volunteer
- **Meals on Wheels by ACC** – mowsac.org/volunteer
- **Sacramento SPCA** – sspc.org/volunteer
- **Sacramento Loaves & Fishes** – sacloaves.org/to-volunteer
- **WEAVE** – weaveinc.org/volunteer
- **Sacramento Children’s Home** – kidshome.org/volunteer-support

EMPOWERING KIDS TO TAKE CHARGE OF Diabetes Care



Creating healthy habits today prepares your
child for a lifetime of self-management

Caring for a child with type 1 or type 2 diabetes requires collaboration between you, your child's diabetes care team, your child's school and, of course, your child. With support, your child can take an active role in his or her care—and adopt healthy habits for a lifetime of diabetes management.

FROM THE START:

- **Learn as much as you can** about diabetes care and share any age-appropriate information with your child.
- **Keep that information flowing** because as your child grows, so does his or her capacity for understanding and managing the disease.
- **Stay up-to-date.** This will also help your family stay current with the latest developments in diabetes research and treatment.

Truthful talks about diabetes set the tone for open communication in your family. Encourage honesty, be an engaged listener, and treat any mistakes as learning opportunities. Keep that dialogue going throughout the teen years, when social pressures might tempt your child to stray from the recommended care plan. Make sure he or she understands how alcohol and drugs can negatively impact blood glucose levels.

With adult supervision, children can begin self-care tasks such as checking their blood glucose levels and injecting insulin (if it is part of the care plan) around age 8. Involve younger children by inviting them to choose the finger

for blood glucose checks or the site for injections. Help build confidence by encouraging your child to gradually take on additional responsibilities and by offering praise for his or her commitment to managing diabetes.

At any stage, consider signing your child up for a support group or joining a

parent group. Encourage your child to build a relationship with the care team and make sure he or she knows who to go to for support at school.

Sources: American Academy of Pediatrics, American Diabetes Association, Mayo Clinic

Questions for the Care Team

While developing your child's care plan, ask the doctor:

- Does this plan take into account my child's busy school schedule and extracurricular activities?
- What medications does my child need?
- Can we meet with a dietitian for nutrition advice?
- Does my child need to see an eye doctor, a foot doctor and/or other specialists? What do we need to know about dental care?
- What should we do if my child has a high or low blood glucose reading, misses an insulin shot, or takes too much insulin?
- Under what circumstances should we call or visit the doctor?



A Closer Look

Changes to Diabetes Medication Coverage

Effective Oct. 1, 2017, WHA made changes to its Preferred Drug List regarding insulin therapies. The copay may change for some members. For members beginning new therapy, WHA requires use of the preferred insulin brands first before allowing coverage of a non-preferred brand.

PREFERRED INSULINS AND GLUCOSE TEST STRIPS		
INSULIN THERAPY	PREFERRED	NON-PREFERRED
Rapid-acting insulin	Humalog (Lilly brand)	Novolog (Novo Nordisk), Apidra (Sanofi Aventis)
Long-acting basal insulin	Lantus and Toujeo (Sanofi Aventis)	Basaglar (Lilly); Nordisk, Levemir and Tresiba (Novo Nordisk)
Short-acting, intermediate and insulin mixture products	Humulin (Lilly) and Novolin (Novo Nordisk)	(no changes)
Glucose test strip coverage (effective Nov. 1, 2017)	Johnson & Johnson and Abbott products	Roche, Bayer, Nipro, Diagnostic, and US Diagnostic products

Please discuss these changes with your physician. If there are special reasons you should be prescribed a non-preferred insulin or non-preferred test strip as a new therapy, you or your physician may request prior authorization from WHA; prior authorization is required for coverage. You may contact WHA Member Services at 916.563.2250 or 888.563.2250 with any questions. The full WHA Preferred Drug List can be found online at mywha.org/druglist.

BREATHE EASY

How to travel safely if you have asthma or allergies

Planning a dream vacation? Make sure it doesn't turn into a nightmare due to an asthma or allergy attack. Talk to your doctor beforehand to learn about potential triggers at your destination, then follow these tips to stay healthy as you travel:

Packing

- Keep medications in their original packaging to avoid confiscation

by the Transportation Security Administration.

- Consider packing your own blanket and a dust-proof pillow cover.
- Bring your own snacks for the plane if you have food allergies, and a food allergy alert chef card to show at restaurants (find a template at safefare.org/chefcard).

Lodging

- Request a smoke-free, pet-free room when booking your hotel.
- If you plan to stay with friends or family, let them know your triggers so they can dust and vacuum your room.

Air and train travel

- When booking, ask to be seated far



from any passengers who are traveling with a pet.

- Ask if you can pre-board your flight to wipe down your seat and tray table.

Car travel

- When driving through areas with high pollen counts, keep the windows closed and the air conditioner on.

Quitting Time

DEBUNKING SOME OF THE MYTHS AROUND SMOKING CESSATION

Looking to kick the habit? Some common misconceptions can keep even the most well-intentioned smokers from taking the leap. Below, we've separated research-based fact from fiction to crush some popular myths.

Myth 1: The damage caused by smoking is irreversible.

It's true that the longer you smoke, the more you hurt your health. But 20 minutes after you take your last puff, your blood pressure and heart rate return to normal. Within a year after quitting, your increased risk of heart disease drops by 50 percent. Within two to five years, your stroke risk is the same as that of nonsmokers, and 10 years after quitting, your lung cancer risk drops by half.

Myth 2: Quitting smoking causes weight gain.

Quitters who gain a few pounds still have about a 50 percent lower risk of cardiovascular disease than smokers. Researchers have also found that, on average, quitters



gain only about 10 pounds related to smoking over 10 years. To keep off the extra weight, experts suggest that people begin an exercise program *before* they quit smoking.

Myth 3: Electronic cigarettes can help you quit.

These gadgets don't live up to the buzz. A review of 38 research studies by the University of California, San Francisco found that people who smoked e-cigarettes were actually less likely to quit smoking than those who never used them.

Myth 4: Nicotine patches and gum are just as dangerous as cigarettes.

Nicotine replacement therapy products—in the form of patches,

gum, lozenges or inhalers—do contain nicotine to help quell withdrawal symptoms, but they don't have the other harmful chemicals in tobacco such as ammonia, benzene, tar, carbon monoxide and thousands of other toxic compounds. Additionally, research shows that nicotine replacement therapy can nearly double your success in quitting.

If you're ready to stop smoking, Western Health Advantage offers classes, support groups and coaching. For more information, visit mywha.org/quit.

Sources: cancer.org, cdc.gov

WAIT FOR IT

Kelly Brothers explains the value of delayed gratification in financial planning



Have you heard of the “marshmallow experiment”? Hundreds of children between the ages of 4 and 6 were brought into a room and seated at a table with one marshmallow. Each child was told he or she had a choice: eat the marshmallow now or wait for the adult to come back and get two marshmal-

lows. The kids who were able to control themselves and “delay gratification” were tested throughout their lives and reported higher levels of education, greater economic success and lower incidence of depression than the kids who ate the single marshmallow.

Most young people respond well to instant gratification. My son started a summer job bussing tables and was thrilled to walk out each night with cash earned in tips in his pocket. Even though he had held jobs that

paid more, the instant feedback that cash tips provided was very rewarding. But I figure as long as he delays the gratification of spending that money, he will be OK.

In the world of financial planning, delayed gratification is a foundational pillar. The whole idea of “planning” is to give up something today for the hope of more tomorrow. College requires that you forgo income today for a more rewarding life four (or more) years from now. Investing in a retirement plan means putting money aside that can’t be touched (with a few exceptions) until you’re at least 59.5 years old. Developers routinely initiate projects that might go 20 to 30 years before they pay off.

Do you have the ability to delay gratification? If so, odds are you are a successful person. Turns out that if you wait for the second marshmallow ... you get s’more.

WHA PROTECTS MEMBER PRIVACY

WHA maintains the privacy of your health information. WHA uses and shares health information for treatment, payment, health care operations and other uses permitted or required by federal or state laws. In other instances, WHA requires your written authorization before sharing your health information.

HOW TO PROTECT YOUR PRIVACY

- Review your health care bills for accuracy.
- Keep your medical ID card and number safe and confidential.
- Tell WHA if you believe you’ve been the victim of medical identity theft.

YOU HAVE A RIGHT TO:

- be told how your doctor or health plan will use your protected health information (PHI)
- set limits on who gets to see your PHI

- be told to whom your PHI has been given
- ask to be contacted in a specific way (for example, by home phone only) or to receive mail at a different address
- correct information about you in your health records
- file a complaint about health care providers, hospitals and health plans

For more information, go to oag.ca.gov/privacy. WHA’s member privacy policy can be found at westernhealth.com.



TURKEY TOSTADAS

Go easy on portion sizes over the holidays—and remember that leftover turkey can be delicious. This tostada recipe uses turkey to create a fun meal that everyone can enjoy on the day after Thanksgiving. To cut down on sodium, try using your favorite roasted chili powder instead of taco seasoning mix.

INGREDIENTS

2 cups cooked light-meat, skinless turkey, cut into bite-size pieces	1 cup tomatoes, chopped
2 tablespoons taco seasoning (optional: substitute in chili powder)	1 cup lettuce, shredded
1 cup water	2 tablespoons onion, chopped
4 corn tortillas	$\frac{1}{4}$ cup taco sauce
$\frac{1}{2}$ cup low-fat or fat-free refried beans	Plain low-fat or fat-free yogurt (optional)
$\frac{1}{4}$ cup low-fat Monterey Jack cheese, shredded	Guacamole or mashed avocado (optional)
	Cilantro, chopped (optional)

DIRECTIONS

Wash and prepare vegetables. In a large skillet over medium heat, combine turkey, taco seasoning and water. Bring mixture to a boil, reduce heat, and simmer 5 minutes, stirring occasionally. Place tortillas on a cooking sheet. Bake at 375 degrees for 4-7 minutes or until they start to get crisp. Spread tortillas with one-quarter of the beans. Top with one-quarter of the meat mixture and the cheese. Return tortillas to oven to cook for 2-3 minutes until cheese is melted. Top with tomatoes, lettuce, onions and taco sauce. Garnish with yogurt, guacamole and cilantro if desired. Serves 4.

NUTRITION INFORMATION

Calories: 276	Sodium: 454 mg
Total fat: 4 g	Fiber: 4 g
Saturated fat: 1 g	Protein: 34 g
Cholesterol: 55 mg	

Source: United States Department of Agriculture

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Western Health Advantage

WHA Proudly Sponsors Run to Feed the Hungry

Join Western Health Advantage on Thanksgiving morning for this Sacramento family tradition. You can run a 10K or walk or run a 5K. This is the largest Thanksgiving Day fun run in the country—over 29,000 participants in 2016—and helps families in our community.

2017 WESTERN HEALTH ADVANTAGE RUN TO FEED THE HUNGRY

Thanksgiving morning: Thursday, November 23
Start times: 10K, 8:15 a.m. — 5K, 9 a.m.

All proceeds benefit:



Join the WHA Run to Feed the Hungry Team | [visit mywha.org/feedthehungry](http://mywha.org/feedthehungry)